

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
2000 SCHAFFER STREET, SUITE G
BISMARCK ND 58501-1204
701-328-9933
www.nd.gov/dfi**

***BULLETIN
OCTOBER 31, 2013, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY DISCONTINUED</u>		
9-16-13	Union State Bank of Hazen, Hazen, to close its facility at 117 Main St, Zap	Approved by Commissioner 10-29-13
<u>RELOCATE MAIN OFFICE</u>		
7-29-31	Dakota West Credit Union, Watford City, to relocate its main office from 329 N Main to 340 N Main, Watford City	Approved by Commissioner 10-22-13
<u>RELOCATE BRANCH</u>		
7-29-13	First Community Credit Union, Jamestown, to relocate its branch from 149 4 th St NE to 115 5 th Ave NE, Valley City	Approved by Commissioner 9-16-13
<u>BRANCH APPLICATION</u>		
9-23-13	Citizens Community Credit Union, Devils Lake, to establish a branch at 428 Bygland Road SE, East Grand Forks, MN	To be considered by State Credit Union Board 11-15-13

USURY

The usury rate for unregulated lenders the month of November 2013 is **7.000% (5.574%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).